

Small Group Renewal Activity August 2004

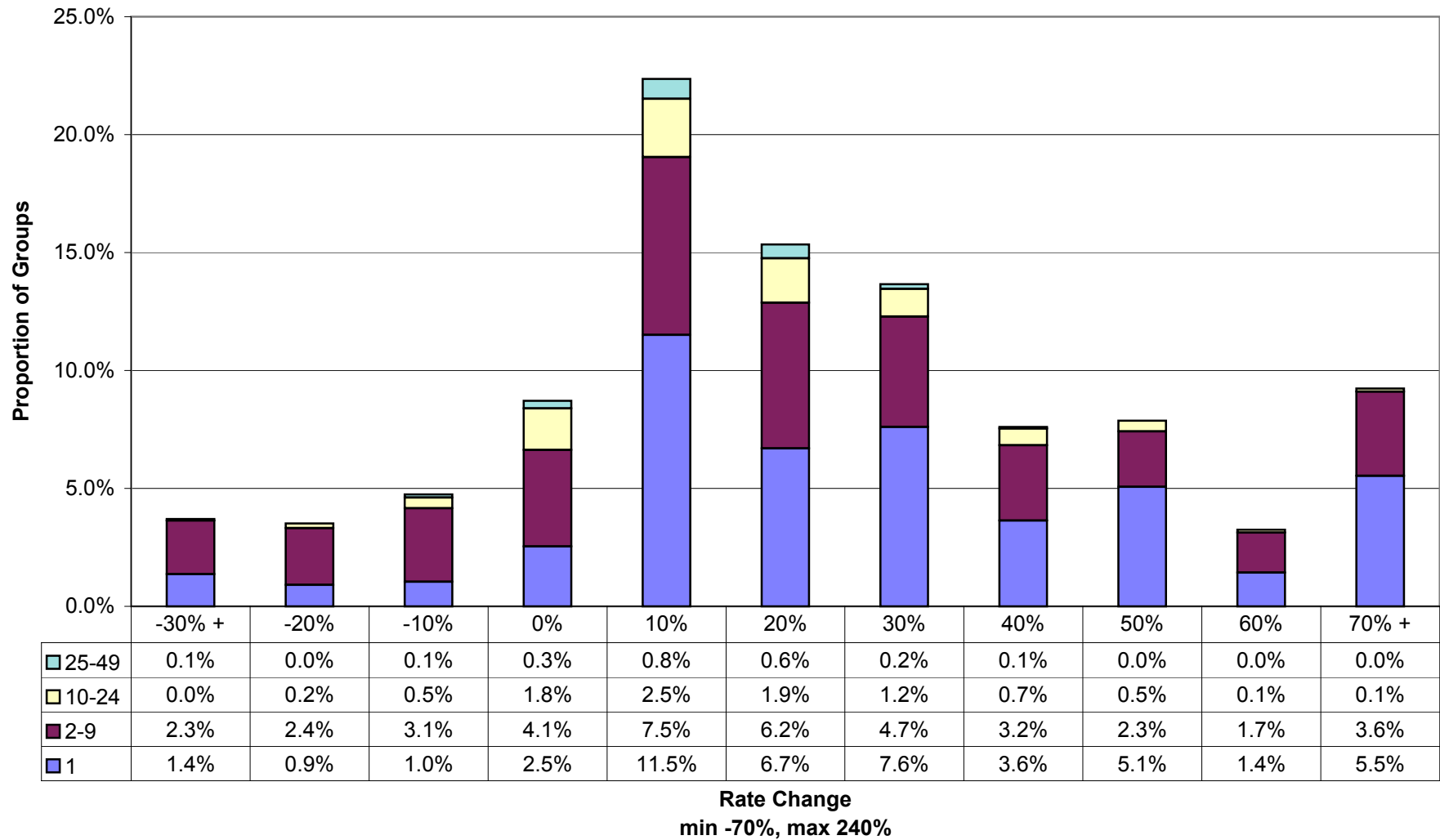
This is an update of information previously published by the Department. These charts have been developed to assist policy makers in their work and to provide a better understanding of New Hampshire's health insurance markets. The Department cautions that this data is incomplete and more data is required before the full impact of SB 110 on the small group market can be assessed. The initial data does support some preliminary conclusions about SB 110, including the pattern of variation of rates among the different market segments.

The Department was not able to collect information from every carrier. These charts are based on information provided by the HMO's and reflect only that market segment. This represents over 90% of the small group market.

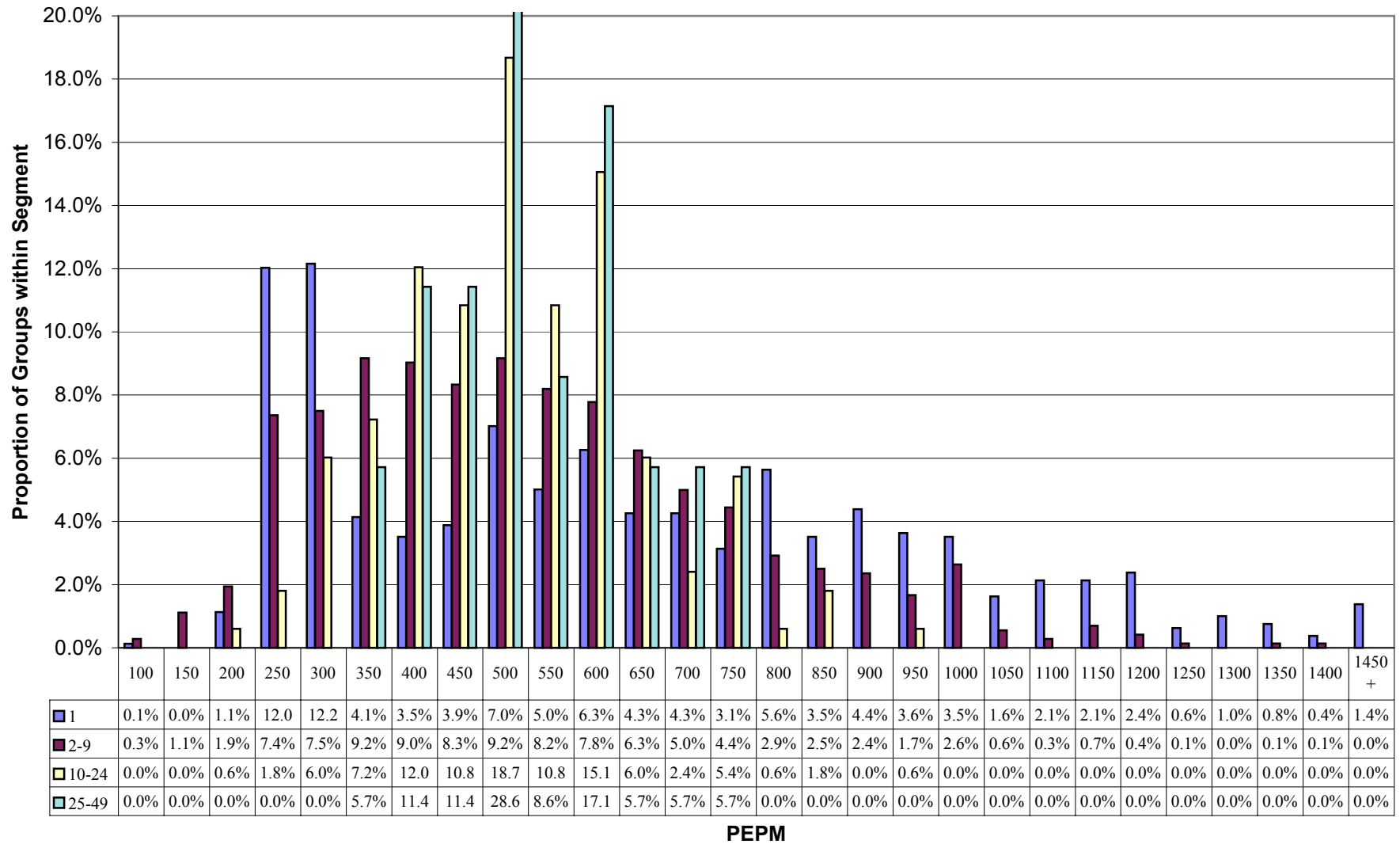
The Department previously modeled the expected variation in premium rates upon the implementation of SB 110. The actual variation in second quarter renewals and for the first half of 2004 is presented on a PEPM basis, Per Employee Per Month, and on a PMPM basis, Per Member Per Month. The first and second quarter renewal data shows slightly more variation in rates than what was predicted by the Department's model.

The first quarter activity includes information on rates for approximately 5100 employers. The second quarter activity includes information on rates for approximately 3800 employers.

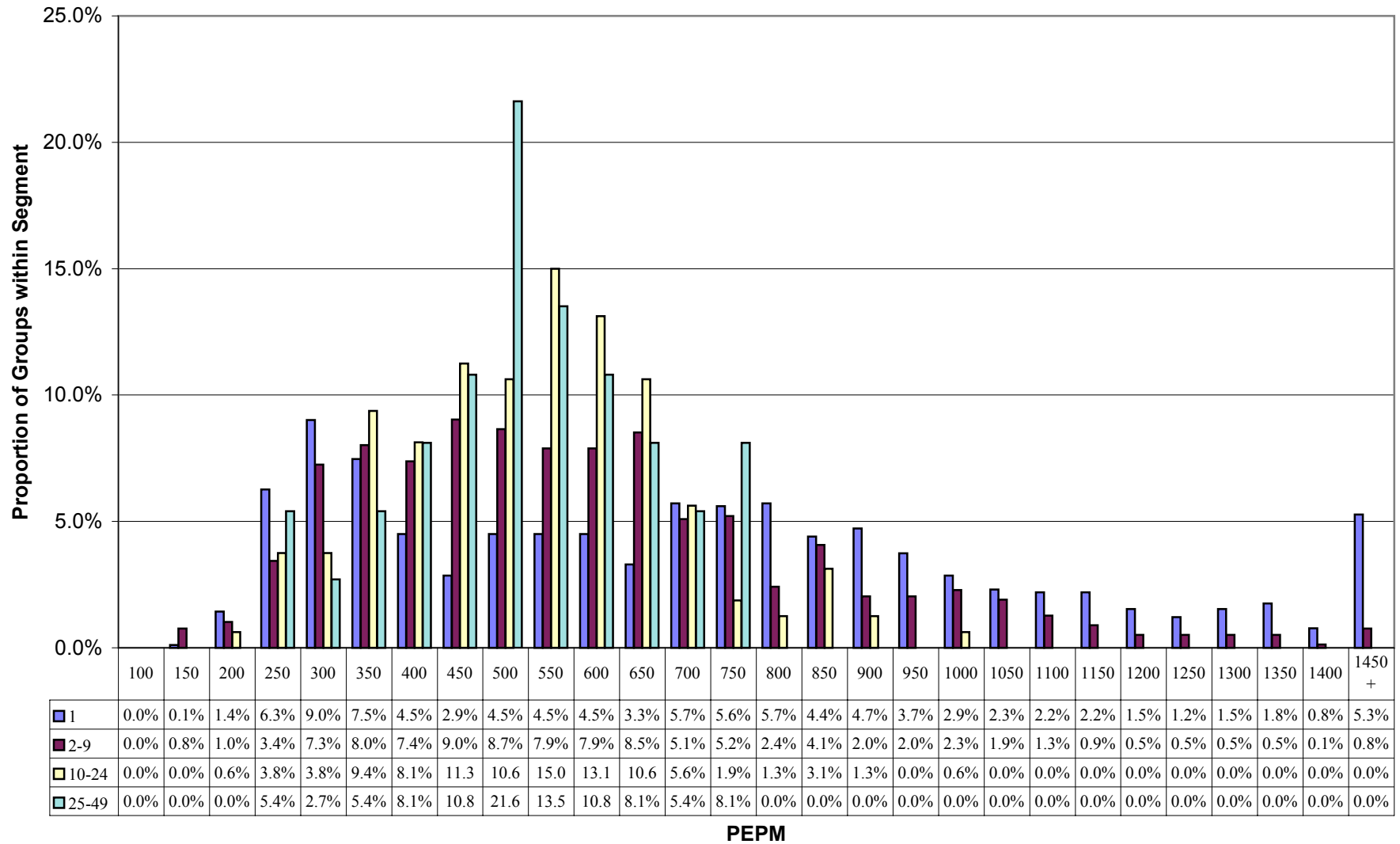
PEPM Analysis 2nd Quarter Renewals



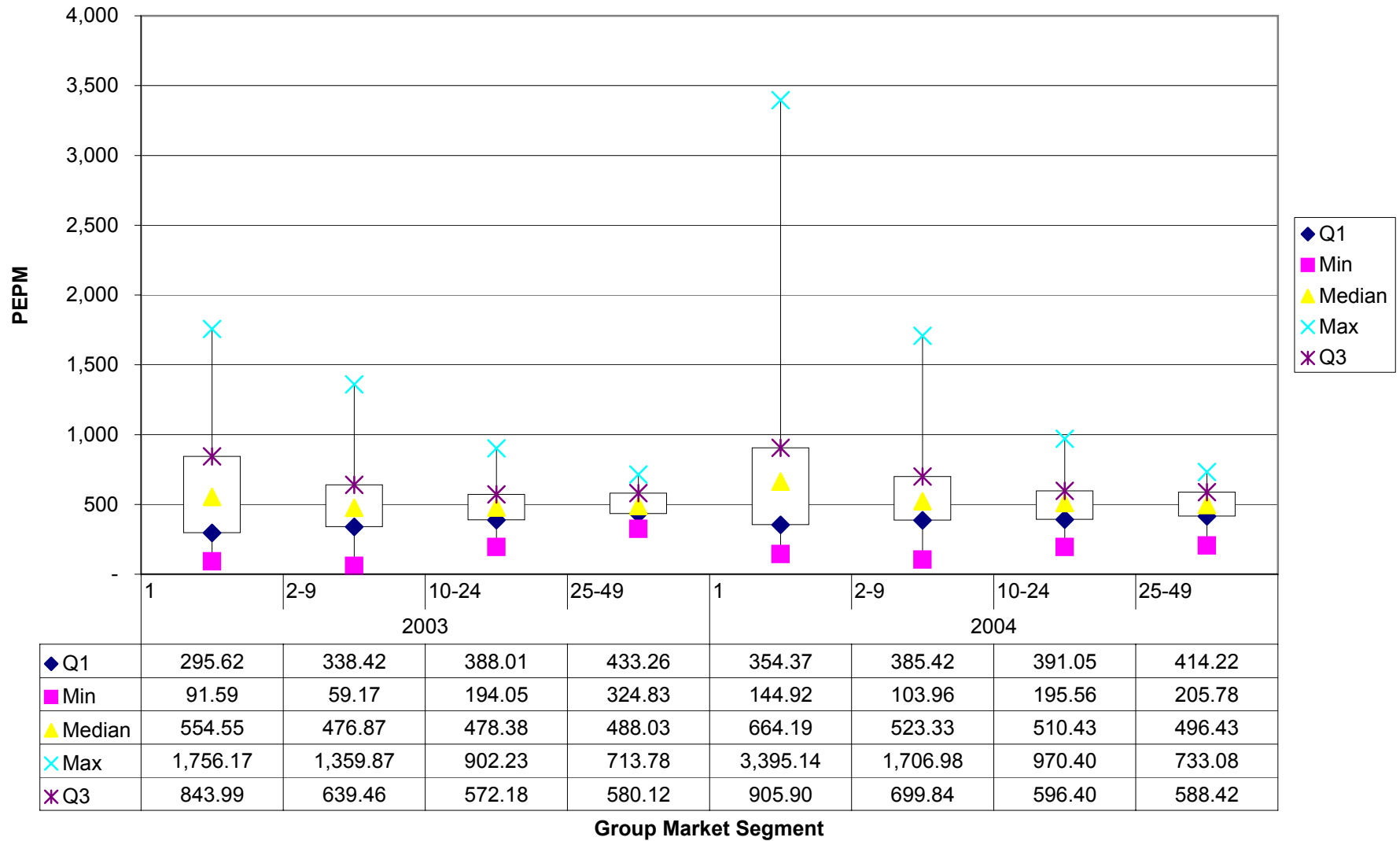
2003 PEPM Relative to Median (500) - 2nd Quarter Renewals



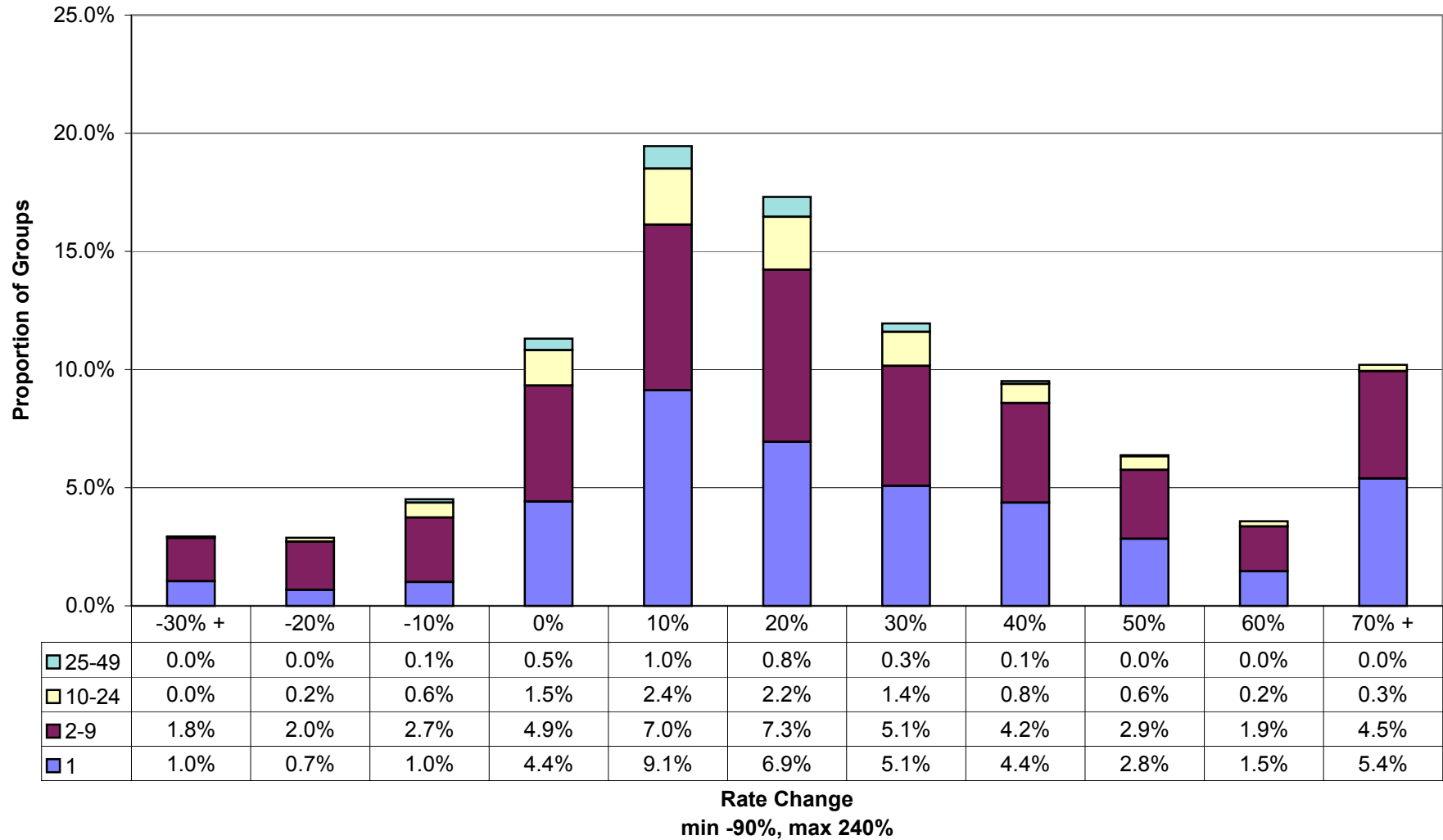
2004 PEPM Relative to Median (550) - 2nd Quarter Renewals



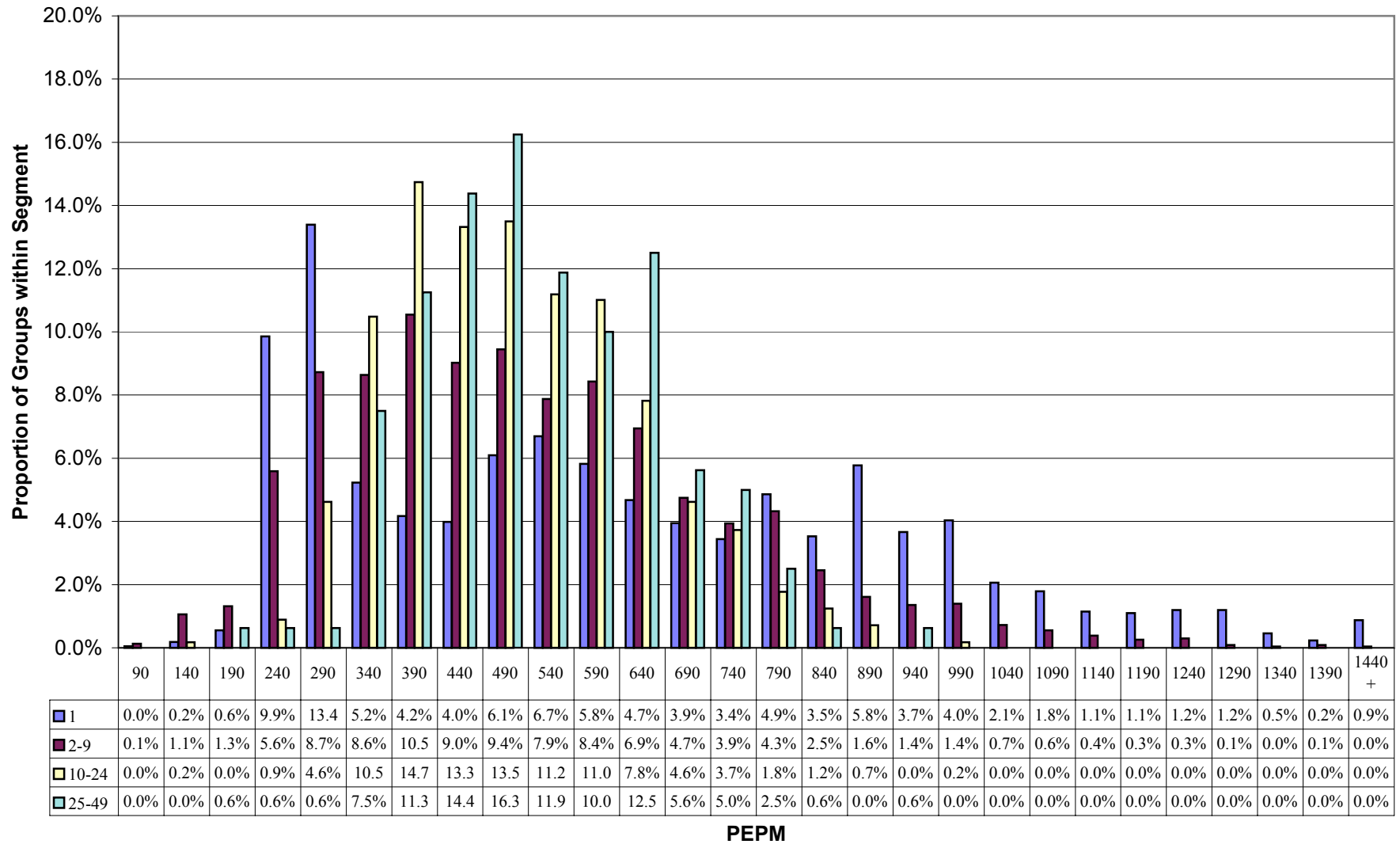
PEPM Box Plot - 2nd Quarter Renewals



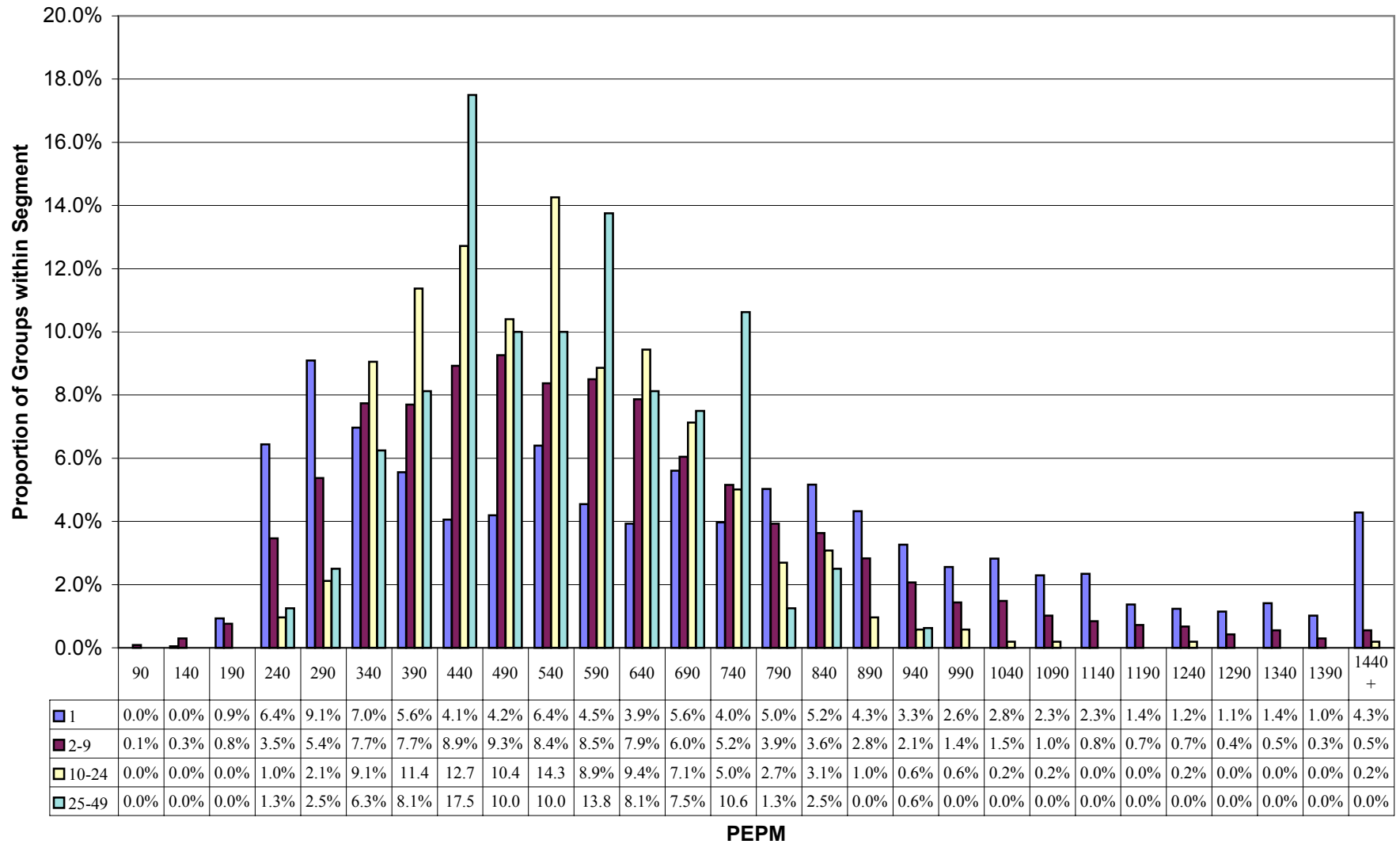
PEPM Analysis 2nd Qtr YTD Renewals



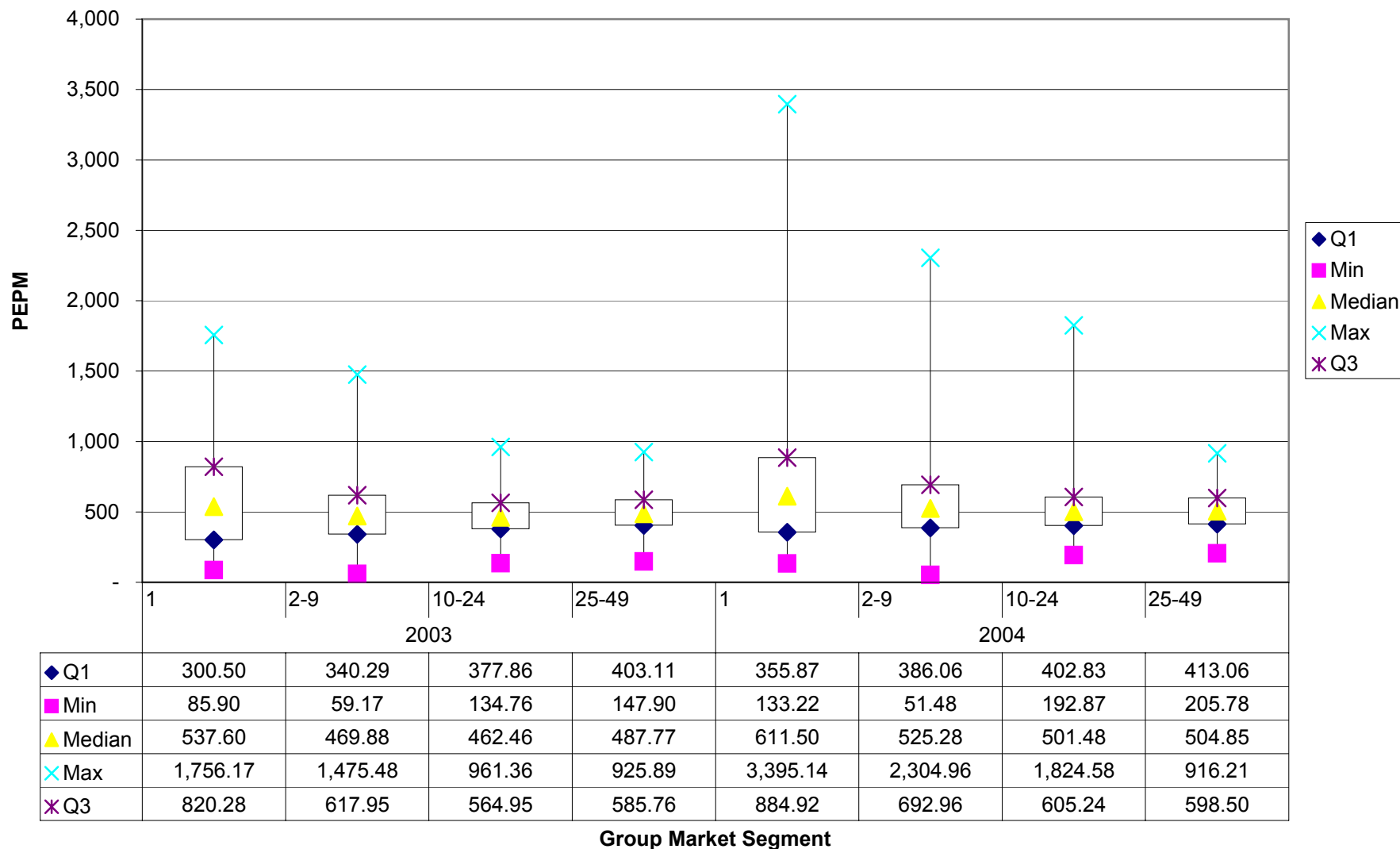
2003 PEPM Relative to Median (490) - 2nd Qtr YTD Renewals



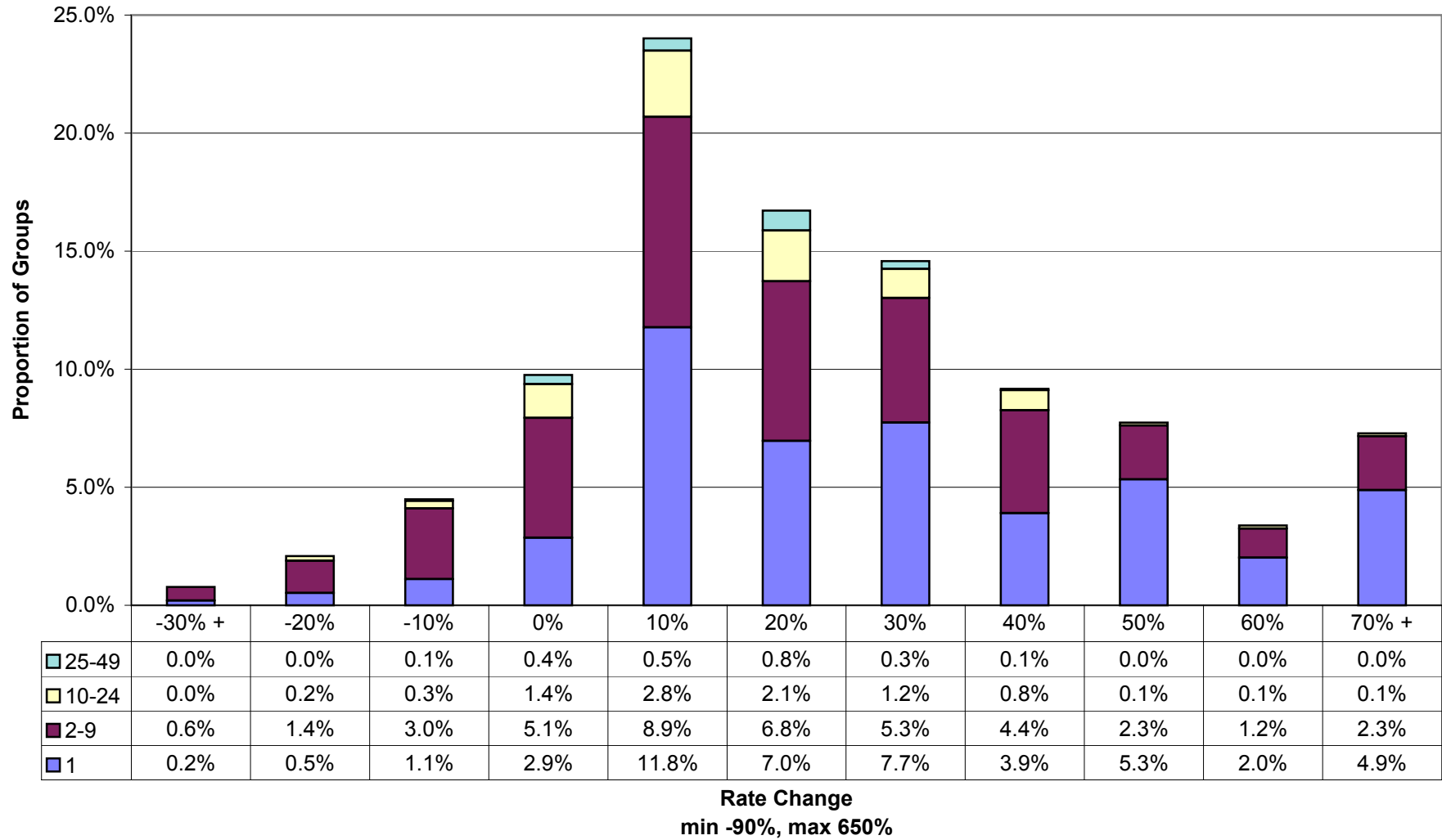
2004 PEPM Relative to Median (540) - 2nd Qtr YTD Renewals



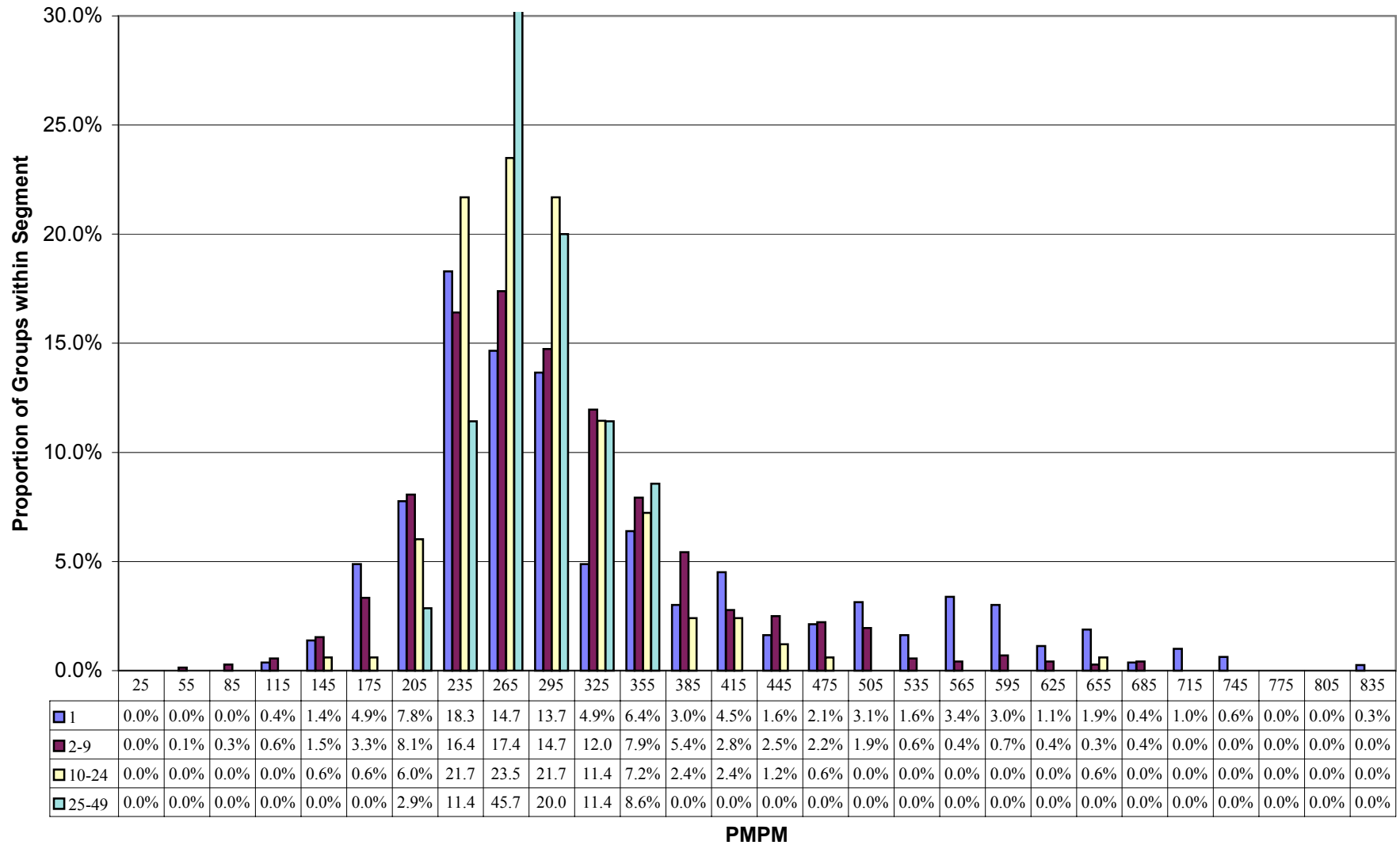
PEPM Box Plot - 2nd Qtr YTD Renewals



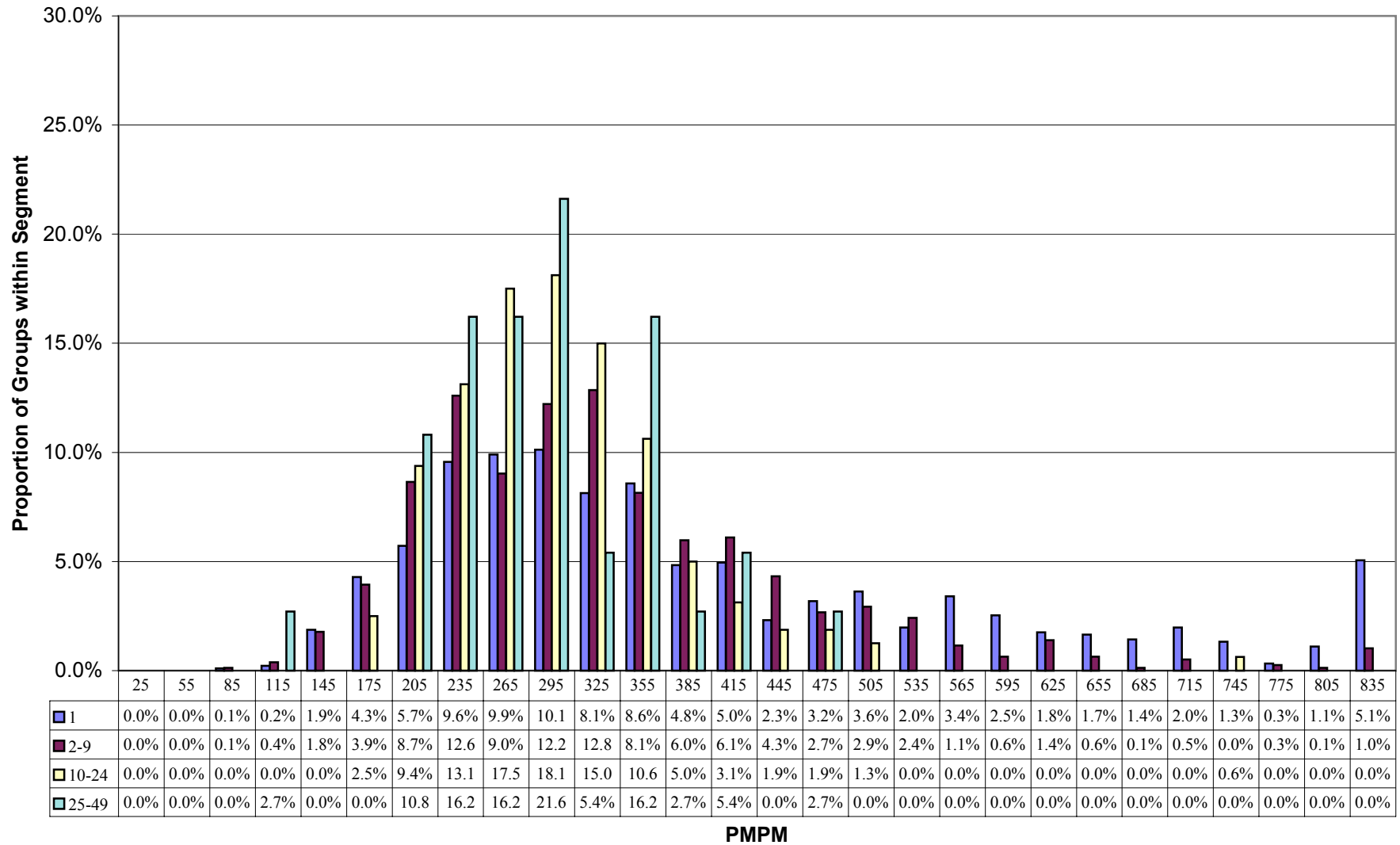
PMPM Analysis 2nd Qtr Renewals



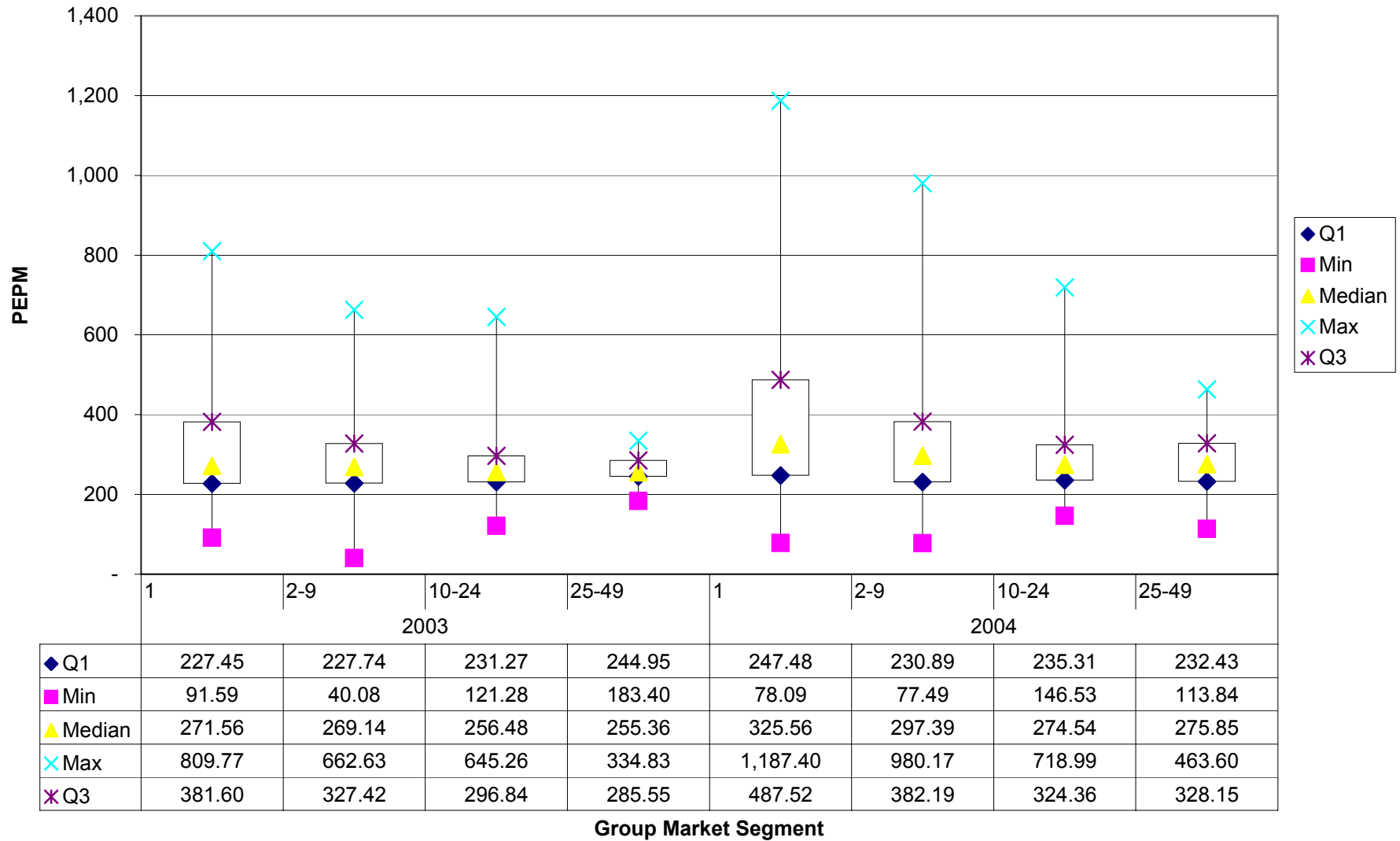
2003 PMPM Relative to Median (230) - 2nd Qtr Renewals



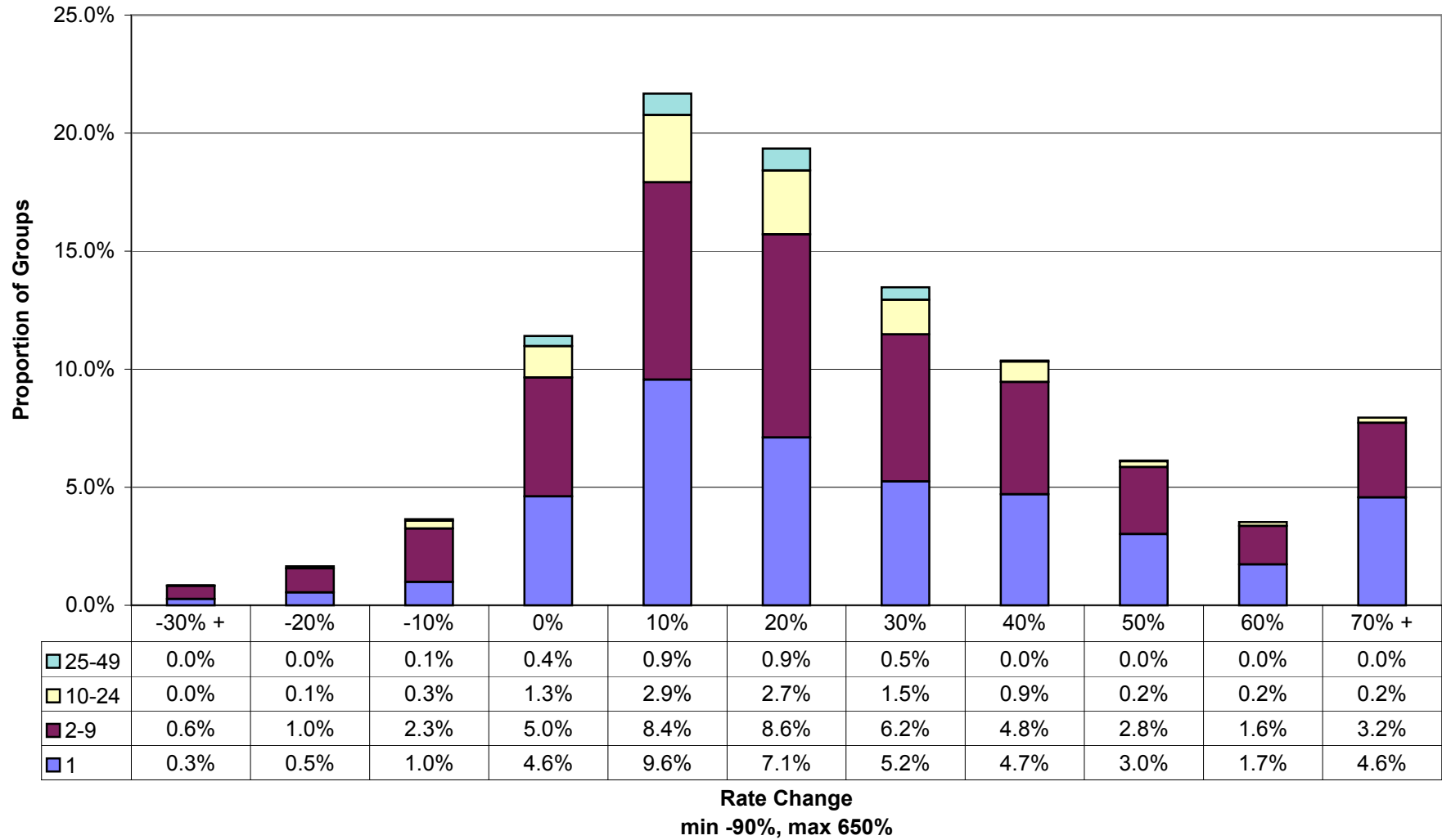
2004 PMPM Relative to Median (300) - 2nd Qtr Renewals



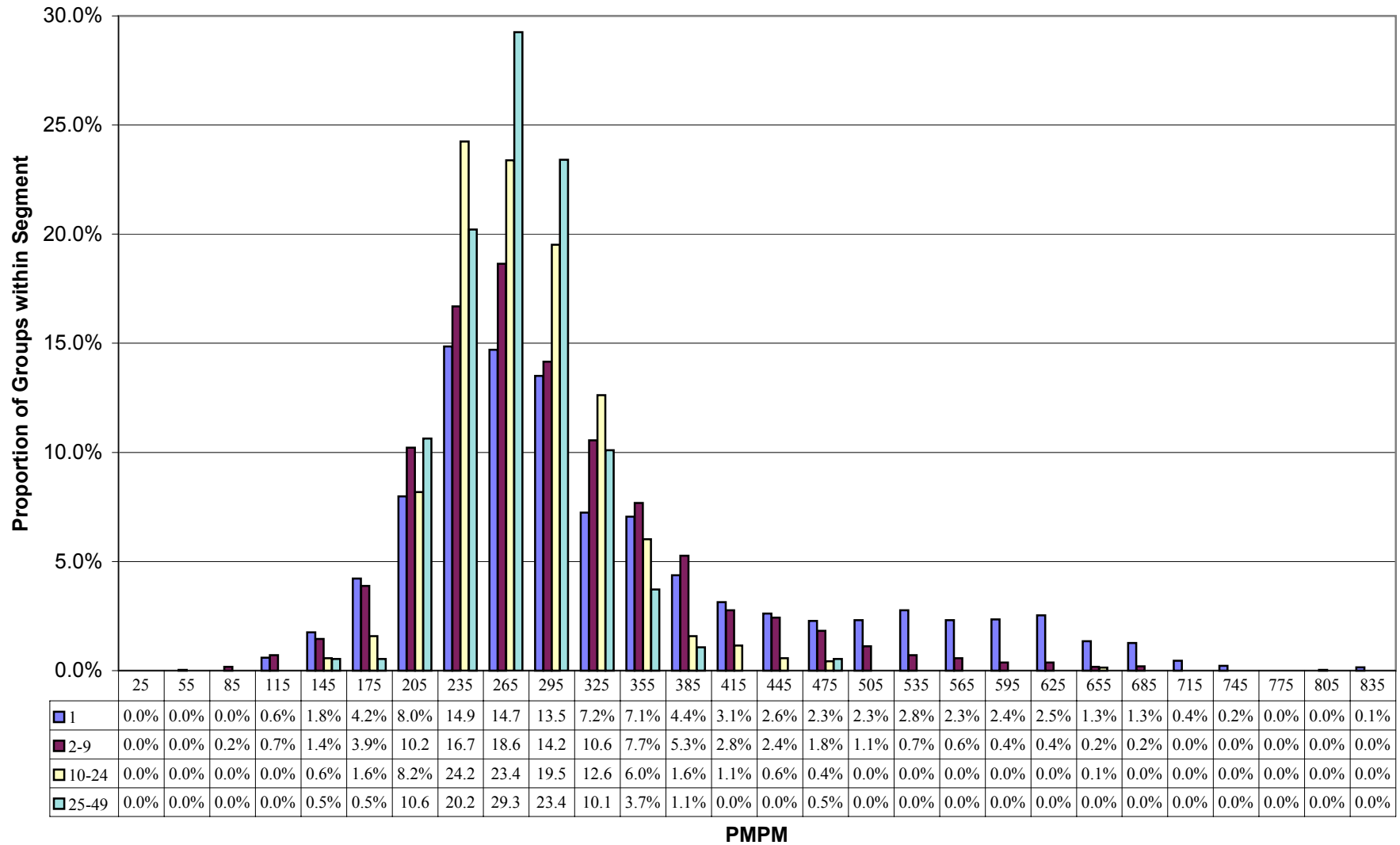
PMPM Box Plot - 2nd Qtr Renewals



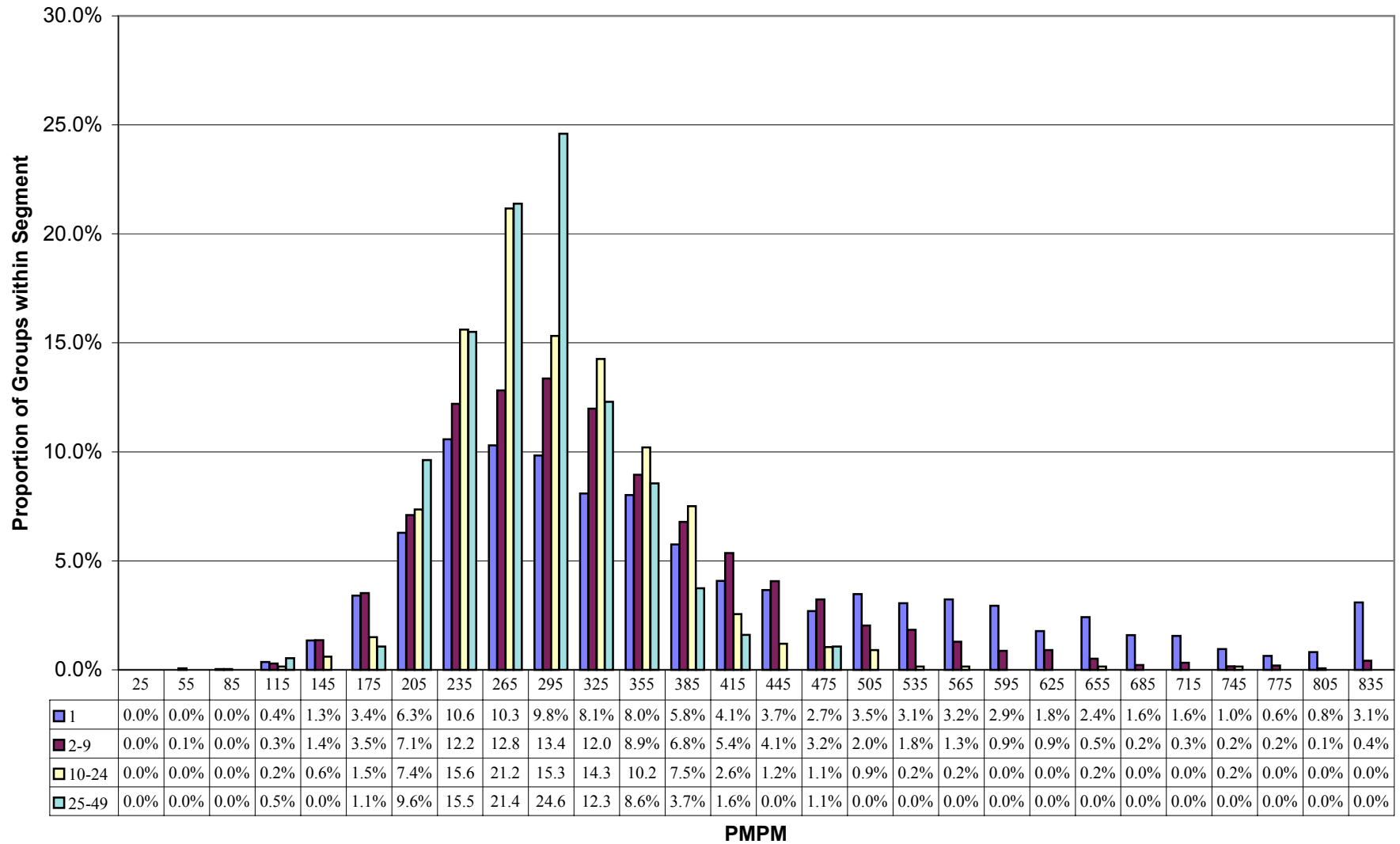
PMPM Analysis 2nd Qtr YTD Renewals



2003 PMPM Relative to Median (230) - 2nd Qtr YTD Renewals



2004 PMPM Relative to Median (300) - 2nd Qtr YTD Renewals



PMPM Box Plot - 2nd Qtr YTD Renewals

